

In re:  
Moises Ivan Aguilera  
Debtor

Case No. 24-11518-SK  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0973-2  
Date Rcvd: Feb 29, 2024

User: admin  
Form ID: 309A

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2024:

Recip ID	Recipient Name and Address
db	+ Moises Ivan Aguilera, 780 North Craig Avenue, Pasadena, CA 91104-4934
41869469	ALLY CREDIT CARD, 1000 N West St Fl 11, Wilmington, DE 19801-1058
41869478	KARL HELTSLEY, 1972 Marguerite St, Palm Springs, CA 92264-6211
41869482	Lightstream / Suntrust Bank, PO Box 85092, Richmond, VA 23285-5092
41869487	SYNCHRONY / CRATE & BARREL, PO Box 965022, Orlando, FL 32896-5022
41869495	WELLS FARGO CARD SER, PO Box 393, Minneapolis, MN 55480-0393

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bhestonecf@gmail.com	Mar 01 2024 01:09:00	Benjamin Heston, Nexus Bankruptcy, 3090 Bristol Street #400, Costa Mesa, CA 92626
tr	+ EDI: BHMEHRENBORG.COM	Mar 01 2024 05:59:00	Howard M Ehrenberg (TR), 1875 Century Park East, Suite 1900, Los Angeles, CA 90067-2519
tr	+ EDI: QRGONZALEZ.COM	Mar 01 2024 05:59:00	Rosendo Gonzalez (TR), Gonzalez & Gonzalez Law, P.C., 530 S. Hewitt Street, Suite 148, Los Angeles, CA 90013-1906
smg	EDI: EDD.COM	Mar 01 2024 05:59:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Mar 01 2024 05:59:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
smg	Email/Text: finance.bankruptcy@lacity.org	Mar 01 2024 01:09:00	Los Angeles City Clerk, P.O. Box 53200, Los Angeles, CA 90053-0200
41869470	EDI: CAPITALONE.COM	Mar 01 2024 05:53:00	CAPITAL ONE, PO Box 31293, Salt Lake Cty, UT 84131-0293
41869473	EDI: CITICORP	Mar 01 2024 05:53:00	CITICARDS, PO Box 6241, Sioux Falls, SD 57117-6241
41869490	Email/Text: cfcbackoffice@contfinco.com	Mar 01 2024 01:10:00	THE BANK OF MISSOURI, 4550 NEW LINDEN HILL RD, WILMINGTON, DE 19808
41869472	EDI: CITICORP	Mar 01 2024 05:53:00	Citibank / The Home Depot, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
41869474	Email/PDF: creditonebknotifications@resurgent.com	Mar 01 2024 01:25:56	Credit One Bank, Po Box 98873, Las Vegas, NV 89193-8873
41869475	EDI: DISCOVER	Mar 01 2024 05:53:00	DISCOVER BANK, PO Box 30939, Salt Lake Cty, UT 84130-0939
41869476	Email/Text: bankruptcy@gurstel.com	Mar 01 2024 01:10:00	Gurstel Law Firm, 9320 E Raintree Dr, Scottsdale,

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			AZ 85260-2098
41869477	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Mar 01 2024 01:11:00	HYUNDAI CAPITAL AMERICA, 4000 Macarthur Blvd, Newport Beach, CA 92660-2516
41869471	EDI: JPMORGANCHASE	Mar 01 2024 05:53:00	Chase Card Services, PO Box 15369, Wilmington, DE 19850-5369
41869479	+ Email/Text: rthompson@lfcu.org	Mar 01 2024 01:10:00	LAFAYETTE FEDERAL CREDIT UNION, 2701 Tower Oaks Blvd, Rockville, MD 20852-4235
41869480	EDI: LENDNGCLUB	Mar 01 2024 05:53:00	Lending Club Corp, 595 Market St Ste 200, San Francisco, CA 94105-2802
41869481	^ MEBN	Mar 01 2024 01:05:05	Lending Point, 1201 Roberts Blvd, Suite 200, Kennesaw, GA 30144-3612
41869483	Email/Text: ml-ebn@missionlane.com	Mar 01 2024 01:09:00	MISSION LANE TAB BANK, 101 2nd St Ste 350, San Francisco, CA 94105-3669
41869484	+ Email/Text: electronicbkydocs@nelnet.net	Mar 01 2024 01:10:00	NELNET / DEPT OF EDUCATION, 121 S 13th St, Lincoln, NE 68508-1922
41869485	Email/Text: electronicbkydocs@nelnet.net	Mar 01 2024 01:10:00	NELNET LOAN SERVICES, PO Box 1649, Denver, CO 80201-1649
41869486	^ MEBN	Mar 01 2024 01:04:58	Prosper Funding, 221 Main St Ste 300, San Francisco, CA 94105-1909
41869488	EDI: SYNC	Mar 01 2024 05:53:00	Synchrony / Living Spaces, PO Box 965060, Orlando, FL 32896-5060
41869489	EDI: SYNC	Mar 01 2024 05:53:00	Synchrony / Lowes, Po Box 530914, Atlanta, GA 30353-0914
41869491	Email/Text: Atlanticus@ebn.phinsolutions.com	Mar 01 2024 01:09:00	THE BANK OF MISSOURI / FORTIVA, 5 Concourse Pkwy, Atlanta, GA 30328-5350
41869492	Email/Text: bankruptcy@bbandt.com	Mar 01 2024 01:10:00	TRUIST BANK, PO Box 85052, Richmond, VA 23285-5052
41869493	Email/Text: vci.bkcy@vwcredit.com	Mar 01 2024 01:10:00	VW CREDIT INC, 1401 Franklin Blvd, Libertyville, IL 60048-4460
41869494	Email/Text: vci.bkcy@vwcredit.com	Mar 01 2024 01:10:00	VW Credit Leasing, 1401 Franklin Blvd, Libertyville, IL 60048-4460
41869496	EDI: WFFC2	Mar 01 2024 05:53:00	WELLS FARGO HOME MORTGAGE, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 29

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0973-2  
Date Rcvd: Feb 29, 2024  
Date: Mar 02, 2024

User: admin  
Form ID: 309A  
Signature:           /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 29, 2024 at the address(es) listed below:

Name	Email Address
Benjamin Heston	on behalf of Debtor Moises Ivan Aguilera bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Howard M Ehrenberg (TR)	ehrenbergtrustee@gmlaw.com ca25@ecfcbis.com;C123@ecfcbis.com;howard.ehrenberg@ecf.courtdrive.com;Karen.Files@gmlaw.com
Rosendo Gonzalez (TR)	rgonzalez@ecf.axosfs.com rossgonzalez@gonzalezplc.com;jzavala@gonzalezplc.com;zig@gonzalezplc.com;gig@gonzalezplc.com
United States Trustee (LA)	ustpreion16.la.ecf@usdoj.gov
TOTAL: 4	

<b>Information to identify the case:</b>		
Debtor 1:	<b>Moises Ivan Aguilera</b>	Social Security number or ITIN: xxx-xx-0115
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court: Central District of California		Date case filed for chapter: 7 2/29/24
Case number: 2:24-bk-11518-SK		

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Moises Ivan Aguilera	
2. All other names used in the last 8 years		
3. Address	780 North Craig Avenue Pasadena, CA 91104	
4. Debtor's attorney Name and address	Benjamin Heston Nexus Bankruptcy 3090 Bristol Street #400 Costa Mesa, CA 92626	Contact phone 949-312-1377 Email _____
5. Bankruptcy trustee Name and address	Rosendo Gonzalez (TR) Gonzalez & Gonzalez Law, P.C. 530 S. Hewitt Street, Suite 148 Los Angeles, CA 90013	Contact phone (213) 452-0071 Email _____

6/LL2

For more information, see pages 2 and 3 >

Debtor **Moises Ivan Aguilera**

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<b>6. Bankruptcy clerk's office</b>	255 East Temple Street, Los Angeles, CA 90012	Hours Open: 9:00 AM – 4:00 PM
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .		Contact phone 855-460-9641
		Dated: 2/29/24
<b>7. Meeting of creditors</b>	<b>March 26, 2024 at 09:00 AM</b>	Location:
Debtors must attend the meeting to be questioned under oath by the trustee and by creditors. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  The trustee is designated to preside at the meeting of creditors. The case is covered by the chapter 7 blanket bond on file with the court.	<b>TELEPHONIC MEETING, FOR INSTRUCTIONS, CONTACT THE TRUSTEE</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 5/28/24</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

For more information, see pages 1 and 3 >

Debtor **Moises Ivan Aguilera**

Case number **2:24-bk-11518-SK**

<b>13. Proof of Debtor Identification (ID) and Proof of Social Security Number(SSN)</b>	The U.S. Trustee requires that individual debtors must provide to the trustee at the meeting of creditors an original picture ID and proof of SSN. Failure to do so may result in the U.S. Trustee bringing a motion to dismiss the case. Permissible forms of ID include a valid state driver's license, government or state-issued picture ID, student ID, military ID, U.S. Passport or legal resident alien card. Proof of SSN includes Social Security Card, current W-2 form, pay stub, payment advice, IRS Form 1099, Social Security Administration Report, or other official document which indicates name and SSN.
<b>14. Failure to File a Statement and/or Schedule(s)</b>	<p><b>IF THE DEBTOR HAS NOT FILED A STATEMENT AND/OR SCHEDULE(S) AND/OR OTHER REQUIRED DOCUMENTS</b>, the debtor must do so, or obtain an extension of time to do so, within 14 days of the petition filing date. Failure to comply with this requirement, or failure to appear at the initial section 341(a) meeting of creditors and any continuance, may result in dismissal of the case, unless leave of court is first obtained. If the debtor's case has not already been dismissed, <b>AND DEBTOR FAILS TO DO ONE OF THE FOLLOWING WITHIN 45 DAYS AFTER THE PETITION DATE</b>, subject to the provisions of Bankruptcy Code section 521(i)(4), the court <b>WILL</b> dismiss the case effective on the 46th day after the petition date without further notice: (1) file all documents required by Bankruptcy Code section 521(a)(1); or (2) file and serve a motion for an order extending the time to file the documents required by this section.</p> <p><b>SI EL DEUDOR NO HA PRESENTADO UNA DECLARACIÓN Y/O LISTA(S) DE ACREEDORES Y/U OTROS DOCUMENTOS REQUERIDOS</b>, tendrá que hacerlo dentro de un plazo de 14 días a partir de la fecha de presentación de la petición o tendrá que obtener una extensión del plazo para hacerlo. Si no cumple usted este requisito, o si no comparece a la junta 341(a) inicial de acreedores o a cualquier aplazamiento, esto resultará en que se declare sin lugar el caso, a menos de que obtenga un permiso del tribunal. Si no se ha declarado sin lugar el caso del acreedor, <b>Y EL ACREEDOR NO HACE UNA DE LAS SIGUIENTES COSAS DENTRO DE UN PLAZO DE 45 DÍAS A PARTIR DE LA FECHA DE LA PETICIÓN</b>, de acuerdo con lo dispuesto en la sección 521(i)(4) del Código de Quiebras, el juez <b>DECLARARÁ</b> el caso sin lugar a partir de el 46o día después de la fecha de presentación de petición sin más notificación: (1) registrar en actas todos los documentos que requiere la sección 521(a)(1) del Código de Quiebras; o (2) registrar y hacer entrega formal de una moción para pedir una orden que extienda el tiempo en que se pueden registrar en actas los documentos que requiere dicha sección.</p>
<b>15. Bankruptcy Fraud and Abuse</b>	Any questions or information relating to bankruptcy fraud or abuse should be addressed to the Fraud Complaint Coordinator, Office of the United States Trustee, 915 Wilshire Blvd., Suite 1850, Los Angeles, CA 90017.

For more information, see pages 1 and 2 >